

1       1. A television set-top box, comprising:  
2           a tuner for receiving signals representing television programming and  
3           delivering the signals representing television programming to a display interface;  
4           a central processor;  
5           a communication device, operatively coupled to the central processor,  
6           suitable for sending and receiving data over a communication medium; and  
7           a swipe card reader, operatively coupled to the central processor, to receive  
8           data from a swipe card passed through the swipe card reader.

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10      2. The apparatus according to claim 1, further comprising storage means for  
11      storing data associated with the swipe card.

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13      3. The apparatus according to claim 1, further comprising program means,  
14      operating on the programmed processor, for communicating information read from  
15      the swipe card to a credit card clearing house using the communication device.

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17      4. The apparatus according to claim 1, further comprising program means,  
18      operating on the programmed processor, for communicating information read from  
19      the swipe card to a merchant using the communication device.

1       5. The apparatus according to claim 1, further comprising program means,  
2       operating on the programmed processor, for communicating information read from  
3       the swipe card to a swipe card issuing authority using the communication device.

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5       6. The apparatus according to claim 1, further comprising program means,  
6       operating on the programmed processor, for receiving information regarding a  
7       credit card account in response to a transaction originating from the set-top box; the  
8       query including information relating to a swipe card passed through the swipe card  
9       reader.

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11       7. The apparatus according to claim 1, wherein the swipe card comprises one  
12       of a credit card, an automated teller card and a debit card.

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14       8. The apparatus according to claim 1, wherein the swipe card reader forms  
15       an integral part of the set-top box.

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17       9. The apparatus according to claim 1, wherein the swipe card reader  
18       comprises an external swipe card reader coupled to the set-top box through a  
19       suitable interface.

1       10. A method of activating a swipe card using a set-top box having a swipe card  
2       reader associated therewith, the method comprising:

3               reading a magnetic stripe on the swipe card using the swipe card reader;  
4               using communications capabilities of the set-top box, transmitting  
5       information read from the swipe card to an authority authorized to activate the  
6       swipe card; and

7               using communications capabilities of the set-top box, transmitting  
8       authentication information to the authority authorized to activate the swipe card.

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10      11. The method according to claim 10, further comprising receiving a notice that  
11       the swipe card has been activated from the authority authorized to activate the  
12       swipe card.

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14      12. The method according to claim 10, wherein the swipe card comprises one  
15       of a credit card, an automated teller card and a debit card.

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17      13. The method according to claim 10, wherein the authority authorized to  
18       activate the swipe card comprises one of a swipe card activation / authentication  
19       clearing house and a swipe card issuer.

1       14. A method of carrying out a swipe card transaction using a television set-top  
2       box, comprising:

3               receiving a swipe card passed through a swipe card reader associated with  
4       the set-top box to read data associated with the swipe card;

5               retrieving authenticating information from a storage device associated with  
6       the set-top box; and

7               transmitting the data associated with the swipe card and the authenticating  
8       information using a communication device associated with the set-top box to a  
9       recipient.

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11       15. The method according to claim 14, further comprising transmitting further  
12       authenticating information received from a user to the recipient.

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14       16. The method according to claim 14, further comprising transmitting a query  
15       relating to an account associated with the swipe card to the recipient.

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17       17. The method according to claim 14, further comprising transmitting a  
18       purchase using an account associated with the swipe card to the recipient.

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20       18. The method according to claim 14, further comprising receiving a notice that  
21       the swipe card has been activated from the recipient.

1       19. The method according to claim 14, further comprising receiving a notice that  
2       a transaction associated with the swipe card has been authorized from the  
3       recipient.

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5       20. The method according to claim 14, wherein the swipe card comprises one  
6       of a credit card, an automated teller card and a debit card.

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8       21. The method according to claim 14, wherein the recipient comprises one of  
9       a swipe card activation / authentication clearing house and a swipe card issuer.

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11       22. The method according to claim 14, wherein the transaction comprises one  
12       of making a purchase, retrieving a transaction history, checking an account  
13       balance, checking a credit limit, requesting an additional swipe card, reporting a  
14       lost/stolen card, requesting a credit limit increase, disputing a charge, sending a  
15       message to a customer service organization, cancelling a card and transferring  
16       funds.

1       23. A storage medium storing instructions which, when executed on a  
2       programmed processor, carry out a process of activating a swipe card using a set-  
3       top box having a swipe card reader associated therewith, comprising:

4               reading a magnetic stripe on the swipe card using the swipe card reader;  
5               using communications capabilities of the set-top box, transmitting  
6       information read from the swipe card to an authority authorized to activate the  
7       swipe card; and  
8               using communications capabilities of the set-top box, transmitting  
9       authentication information to the authority authorized to activate the swipe card.

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11       24. The storage medium according to claim 23, further comprising receiving a  
12       notice that the swipe card has been activated from the authority authorized to  
13       activate the swipe card.

1       25. A storage media storing instructions which, when executed on a  
2       programmed processor, carry out a method of carrying out a swipe card transaction  
3       using a television set-top box, comprising:

4               receiving a swipe card passed through a swipe card reader associated with  
5       the set-top box to read data associated with the swipe card;

6               retrieving authenticating information from a storage device associated with  
7       the set-top box; and

8               transmitting the data associated with the swipe card and the authenticating  
9       information using a communication device associated with the set-top box to a  
10      recipient.

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12       26. The storage medium according to claim 25, further comprising transmitting  
13      further authenticating information received from a user to the recipient.

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15       27. The storage medium according to claim 25, further comprising transmitting  
16      a query relating to an account associated with the swipe card to the recipient.

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18       28. The storage medium according to claim 25, further comprising transmitting  
19      a purchase using an account associated with the swipe card to the recipient.

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21       29. The storage medium according to claim 25, further comprising receiving a  
22      notice that the swipe card has been activated from the recipient.

30. The storage medium according to claim 25, further comprising receiving a notice that a transaction associated with the swipe card has been authorized from the recipient.

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